Amendment to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method for mediating an electronic payment by sending and receiving electronic data, comprising:

sending electronic data relating to a payment intention from a payment mediation system to a recipient system belonging to a recipient of funds when electronic data relating to a funds payment intention is received from a payer system belonging to a payer of funds,funds; and

transferring requesting a deposit of funds from assets held by the said payer to an identified into a deposit account of a financial system managed or owned by a financial institution determined from said electronic data relating to said payment intention, said deposit account being identified by the recipient system and provided to the payment mediation system upon receipt of the payment intention from the payment mediation system, and said payment mediation system requesting the deposit of funds into said deposit account when electronic data relating to a said deposit account is received from the said recipient system each time there is a payment obligation within a payment due date or a payment period determined by the from said electronic data relating to the said payment intention.

2. (currently amended) A method for mediating an electronic payment using a computer, comprising:

sending a payment intention from a mediator to a recipient identified by a payer when a notification of the payment intention from the payer of funds is received,received; and

depositing requesting a deposit of funds as indicated by the payer into a deposit account of a financial institution determined from said payment intention when a deposit account identification is received from the said recipient by said mediator receiver within a payment due date or a payment period determined from said payment intention for each payment, said mediator requesting the deposit of funds into said deposit account.

3. – 6. (canceled)

7. (currently amended) A system for mediating an electronic payment using a computer, comprising:

a payment intention registration/notification processing module means for receiving electronic data relating to a funds payment intention from a payer system belonging to a funds payer,payer;

a deposit account registration processing module means for sending electronic data relating to the payment intention to a recipient system belonging to a

funds recipient and receiving electronic data relating to a deposit account

identification from the recipient ~~system,~~system; and

a periodic processing ~~module~~means for determining electronic data relating

to the deposit account identification received within a payment period or a payment

due date indicated in the electronic data relating to the payment intention, and

~~transferring~~for requesting a deposit of funds from the assets held by the payer ~~to~~

into the determined deposit account of a financial system managed or owned by a

financial institution indicated in said electronic data relating to said payment

intention.

8. (currently amended) The system of claim 7, further comprising a deposit

account confirmation processing ~~module~~means for receiving electronic data relating

to the deposit account identification and for sending to ~~a~~the financial ~~institution~~

system belonging to ~~a~~the financial institution electronic data used to check for the

existence of a recipient deposit account determined from the electronic data relating

to the deposit account identification.

9. (currently amended) The system of claim 8 wherein the periodic

processing ~~module~~means receives electronic data from the financial institution

system indicating existence of the deposit accounts and begins processing.

10. (original) The system of claim 7 wherein the electronic data relating to the payment intention includes at least one of a payment amount, a payment date, a payment due date, a payment period, a payer ID identifying a payer, and a recipient ID identifying a recipient.

11. (original) The system of claim 10 wherein the electronic data relating to the payment intention includes a payer signature, in which a payer secret key is used to encrypt a hash value of a bit string of at least one of a payment amount, a payment date, a payment due date, a payment period, a payer ID identifying a payer, and a recipient ID identifying a recipient.

12. (currently amended) The system of claim 11 wherein the deposit account registration processing module means calculates a hash value of a bit string of at least one of a payment amount, a payment date, a payment due date, a payment period, a payer ID identifying a payer, and a recipient ID identifying a recipient, decrypts the payer signature using a public key, and checks to see whether the hash value and the decrypted payer signature match.

13. (original) The system of claim 7 wherein the electronic data relating to the deposit account identification includes a hash value of electronic data relating to the payment intention.

14. (currently amended) The system of claim ~~13 wherein:~~13,

wherein the payment intention registration/notification processing ~~module~~ means registers electronic data relating to the payment intention in the payment intention database, and

wherein the deposit account registration processing ~~module~~ means compares a hash value of electronic data relating to the payment intention registered in the payment intention database with a hash value of the payment intention contained in the electronic data relating to the deposit account identification.

15. (original) The system of claim 13 wherein the electronic data relating to the deposit account identification includes a recipient signature generated by using a public key to encrypt a hash value of the payment intention and a signature associated with the deposit account.

16. (currently amended) The system of claim 15 wherein the deposit account registration processing ~~module~~ means uses a public key to decrypt the recipient signature and checks to see if the decrypted recipient signature matches a payment intention hash value and a signature value associated with the deposit account contained in electronic data relating to the deposit account identification.

17. (canceled)

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18. (currently amended) The system of claim 7 wherein the payment intention registration/notification processing ~~module~~ means sends notification to the recipient system indicating arrival of the payment intention.

19. (currently amended) The system of claim 7 wherein the recipient system records electronic data relating to the payment intention to an IC card ~~for authenticating the recipient~~, and deletes the electronic data relating to payment intention from the IC card either after the deposit account is sent or before the IC card is removed from the recipient system.

20. (currently amended) A system for mediating an electronic payment using a computer, comprising:

a payment intention registration/notification ~~module~~ means for receiving electronic data relating to a funds payment intention from a payer system belonging to a funds ~~payer,~~payer;

a deposit account registration processing ~~module~~ means for sending electronic data relating to the payment intention to a recipient system belonging to a funds recipient, for receiving electronic data relating to deposit account identification from the recipient system within a payment due date or a payment period indicated in said electronic data relating to said payment intention, and for registering the deposit account and information indicating that funds are unpaid in a payment status field in a ~~database,~~database; and

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a periodic processing ~~module~~-means for searching the database for a deposit

account associated with the payment status indicating funds are unpaid and

~~transferring~~ for requesting a deposit of funds from assets held by the payer ~~to~~ into

the deposit account of a financial system managed or owned by a financial institution

date indicated in said electronic data relating to said payment intention.

21. (currently amended) The system of claim 20 wherein the periodic

processing ~~module~~-means changes the payment status to paid when funds have

been transferred from the assets held by the payer to the deposit account.

22. (currently amended) The system of claim 20 wherein the periodic

processing ~~module~~-means changes the payment status to past due when ~~funds~~ no

electronic data relating to the deposit account identification is received within the

payment period or the payment due date.

23. – 32. (canceled)

33. (new) A method as described in claim 1 further comprising:

storing said electronic data relating to the payment intention and participant

data, including a first participant ID and a first password; and

receiving a second participant ID and a second password from said recipient

system and registering said deposit account if said received second password

matches said stored first password, which corresponds to said stored first participant ID, which matches said received second participant ID.

34. (new) A method as described in claim 1,

wherein said electronic data relating to a payment intention includes said payment due date or said payment period and a payment date,

wherein said step of requesting comprises:

checking whether a date of said electronic data relating to a payment intention has passed said payment due date or said payment period;

checking whether said date of said electronic data relating to a payment intention has passed said payment date if said date of said electronic data relating to a payment intention has not passed said payment due date or said payment period yet; and

requesting to deposit funds from said payment mediation system to said deposit account of said financial system if said date of said electronic data relating to a payment intention has already passed said payment date.

35. (new) A system as described in claim 7 further comprising:

a storage means for storing said electronic data relating to a payment intention and participant data including a participant ID and a password,

wherein said deposit account registration processing means receives a participant ID and a password from said recipient system, and registers said deposit

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account if said received password matches said stored password corresponding to said stored participant ID, which matches said received participant ID.

36. (new) A system as described in claim 7,

wherein said electronic data relating to a payment intention includes said payment due date or said payment period and a payment date, and

wherein said periodic processing means checks whether a date of said electronic data relating to a payment intention has passed said payment due date or said payment period, checks whether said date of said electronic data relating to a payment intention has passed said payment date if said electronic data relating to a payment intention has not passed said payment due date or said payment period yet, and requests a deposit of account funds to said financial system if said date of said electronic data relating to a payment intention has already passed said payment date.